



AFSA University

Indirect Vehicle Financing Curriculum Guide

AFSA's suggested curriculum for Vehicle Finance Companies helps AFSA members identify mandatory and suggested assignments based on job responsibilities and federal regulatory requirements. It does not replace the judgment and experience of your institution's compliance and training professionals and it is not completely tailored to your institution's specific job duties or unique needs. Please consult your company's legal counsel when formulating a compliance training program specific to your company.

Auto Loan Processors/Closers (Includes Leasing)					In Minutes
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Credit and Funding Staff:
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	includes back office staff who help prepare and process loans by verifying and analyzing application information, verifying documents, making and receiving phone calls, copying, filing and faxing documents.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40	
Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30	
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Servicemember Lending (Non-Bank)	LEND1175	30	10	40	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Collections Staff					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Collections Staff:
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	locate and contact consumers to collect payments on past due accounts; determine the most effective and economical payment plan for each account.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40	
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Servicemember Lending (Non-Bank)	LEND1175	30	10	40	
Bankruptcy	OPS1077	30	10	40	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Customer Service Representative					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Customer Service Reps:
FCRA for Information Furnishers: Basics	OPS1045	30	10	40	serve customers by providing product and service information, resolving problems, answering questions, and fulfilling requests.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	

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Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30	
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Servicemember Lending (Non-Bank)	LEND1175	30	10	40	
Bankruptcy	OPS1077	30	10	40	
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Lender (Includes Leasing)					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Auto Consumer Lender:
Vendor Management	AFSA1001	30	10	40	accepts applications and interviews applicants to determine financial eligibility for loans.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40	
Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30	
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Servicemember Lending (Non-Bank)	LEND1175	30	10	40	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Front-Line Managers					
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Front-Line Managers:
Vendor Management	AFSA1001	30	10	40	include Branch Managers and Supervisors. Front-Line Managers report to Middle-Level Managers, directly supervise employees, and are involved in day to day operational activities.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (if required under state law)	OPS1039	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40	
Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30	
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Servicemember Lending (Non-Bank)	LEND1175	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Middle-Level Managers					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Middle-Level Managers:
Vendor Management	AFSA1001	30	10	40	Middle-Level Managers include Divisional Vice Presidents and Departmental Vice Presidents. Middle-Level Managers report to Top-
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (if required under state law)	OPS1039	60	10	70	

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Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	managers report to Top-Level Managers and oversee Front-Line Managers.	
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40		
Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30		
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20		
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40		
GLBA Security Breach Notice	PRIV1014	20	10	30		
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55		
Regulation M: Consumer Leasing	LEND1054	30	10	40		
Top-Level Managers					In Minutes	
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Top-Level Managers:	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	e.g. Board of Directors, CEO, CFO, COO, and EVP. Responsible for overseeing and controlling the entire organization.	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70		
Fair Lending: Director's Suite (Non-Bank)	LEND1177	30	10	40		
Compliance Risk Management: Director's Suite (Non-Bank)	OPS1081	30	10	40		
Auditors					In Minutes	
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Auditors:	
Vendor Management	AFSA1001	30	10	40	perform examinations and reviews of the organization's policies and procedures to determine if appropriate controls are in place to minimize regulatory risk.	
FCRA for Information Furnishers: Basics	OPS1045	30	10	40		
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35		
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40		
Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30		
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20		
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40		
Servicemember Lending (Non-Bank)	LEND1175	30	10	40		
Bankruptcy	OPS1077	30	10	40		
GLBA Security Breach Notice	PRIV1014	20	10	30		
Motor Vehicle Lending: Equal Credit Opportunity Act	LEND1125	30	10	40		
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55		
Regulation M: Consumer Leasing	LEND1054	30	10	40		
Right to Financial Privacy Act	PRIV1022	30	10	40		
Compliance					In Minutes	
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Compliance:	
Vendor Management	AFSA1001	30	10	40	compliance personnel are responsible for ensuring the organization complies with all applicable state and federal regulations. They monitor, review, and evaluate the organization to identify and address any regulatory compliance issues.	
FCRA for Information Furnishers: Basics	OPS1045	30	10	40		
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35		
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
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Motor Vehicle Lending: Fair Credit Reporting Act	LEND1127	20	10	30		
Motor Vehicle Lending: GLBA Privacy Notice	LEND1130	15	5	20		
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Servicemember Lending (Non-Bank)	LEND1175	30	10	40		
Bankruptcy	OPS1077	30	10	40		

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GLBA Security Breach Notice	PRIV1014	20	10	30	
Motor Vehicle Lending: Truth in Lending Act	LEND1128	45	10	55	
Regulation M: Consumer Leasing	LEND1054	30	10	40	
Right to Financial Privacy Act	PRIV1022	30	10	40	
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Human Resources					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Human Resources (HR):
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	assists in the hiring, training, and development of employees. Also responsible for employee counseling and services, such as benefits and compensation.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Sexual Harassment Case Studies - Managers (if required under state law)	OPS1039	60	10	70	
Administrative Services					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Administrative Services:
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	e.g. Mailroom Clerks and Receptionists. Clerks are responsible for ensuring that all letters and packages are properly sent and delivered. Receptionists are responsible for greeting visitors, assigning visitor badges, and notifying the appropriate personnel of the visitor's arrival.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Information Technology Personnel					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Information Technology (IT) Personnel:
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	help monitor and manage the organization's computer systems and network. They work with other departments and employees to help resolve computer, data, or network issues.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Administrative Services					In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Operations Staff:
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	includes staff working in titles, financial processing, account termination, and lockbox administration.
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40	
Motor Vehicle Lending: UDAAP	LEND1129	30	10	40	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
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